

Case No: 11-20458-led

**UNITED STATES BANKRUPTCY COURT**DISTRICT Of NEVADALAS VEGAS DivisionIn re: JOSHUA D KERNSCase No: 11-20458-ledChapter: 13Property Address: 5426 SPENCER STREET LAS VEGAS, NV 89119Last four digits of any number you use  
to identify the debtor's account: 3148

Court Claim No. (if known)

**STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 30

BANK OF AMERICA, N.A.("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated 1/13/2015  
and filed as Docket N 72**Pre-Petition Default Payments**

Applicable option is checked.

- ☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's
- ☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

**Post-Petition Default Payments**

Applicable option is checked.

- ☐ Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.
- ☒ Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due: \$980.02

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

The amounts due identified on this statement may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

The person completing this statement must sign it. Sign and print your name and your title (if any), and state your address and telephone number if different from the Notice address on the proof of claim to which this Supplement applies:

Check the appropriate box

☐ I am the Creditor ☒ I am the Creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Statement in Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information and reasonable belief.

Print Name: Gregory L. Wilde, Esq.  
 Title Attorney for Creditor  
 Company Tiffany & Bosco, P.A., 15-70694  
 Address and telephone number (if different from notice address  
 above):

212 South Jones Blvd  
Las Vegas, NV 89107

/s/Gregory L. Wilde, Esq. February 2, 2015  
 Gregory L. Wilde, Esq. (Date)

Telephone number: 702-258-8200 email: pocnotifications@tblaw.com

*Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571.*

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# UNITED STATES BANKRUPTCY COURT

## Schedule of Amounts Outstanding Pre-Petition Claim

N/A

N/A

N/A

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## UNITED STATES BANKRUPTCY COURT

### Schedule of Amounts Outstanding Post-Petition Claim

Fee Description	Fee Date	Fee Amount
1 pymts @ 993.34 1/15 =	1/13/2015	\$993.34
Partial Balance @ \$13.32	1/13/2015	(\$13.32)

TOTAL DUE: \$980.02

**TIFFANY & BOSCO, P.A**

Gregory L. Wilde, Esq.  
Nevada Bar No. 004417  
212 South Jones Boulevard  
Las Vegas, Nevada 89107  
Telephone: 702 258-8200  
Fax: 702 258-8787  
[nvbk@tblaw.com](mailto:nvbk@tblaw.com)

Bank of America, N.A.  
15-70694

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In Re:

Joshua D. Kerns

Debtor.

BK-S-11-20458-led

Chapter 13

**CERTIFICATE OF MAILING**

1. On February 2, 2015, I served the following document(s):

*STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT*

2. I served the above-named document(s) by the following means to the persons as listed below:

■ **a. ECF System**

George Haines  
[ghaines@hainesandkrieger.com](mailto:ghaines@hainesandkrieger.com)  
Attorney for Debtor

Rick A. Yarnall  
[ray13mail@LasVegas13.com](mailto:ray13mail@LasVegas13.com)  
Trustee

1 ■ **b. United States mail, postage fully prepaid**

2  
3 Joshua D. Kerns  
4 5426 Spencer St.  
5 Las Vegas, NV 89119  
6 Debtor

7 **I declare under penalty of perjury that the foregoing is true and correct.**

8  
9 Signed on *(date)*: February 2, 2015

10  
11 /s/Nancy Nunez  
12 SIGNATUREOFDECLARANT  
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